



This is to document an agreement between DELGATTO, Inc. a Delaware Corporation residing at 16 East 52nd street, 7th floor NY NY 10022, & Mr. Julio Abislaiman residing at 283 Jiguero Street, MonteHiedra, Puerto Rico 00901.

Whereas, DELGATTO is in the business of buying Diamonds, Jewelry & Watches from both the public & the trade globally. Whereas Julio Abislaiman operates Riviera Jewelry store at The Caribe Hilton, in San Juan Puerto Rico.

Furthermore, Mr. Abislaiman desires to change the focus of his business from traditional retail selling, to primarily one of buying from the public & the trade. And DELGATTO wants to expand its business to Puerto Rico, South American & Mexico.

The parties have agreed to embark on a partnership for the above purpose in those territories. This agreement is "at will", but does include a 120 day "tail". If the agreement is terminated by either party, which must be done in writing. All goods that come in for purchase will still be bound to the agreement for this "tail" period.

Both parties pledge that there are no other agreements, verbal or otherwise that would impede or preclude them from committing this partnership or make them unable to adhere to it in any way. Mr. Abislaiman pledges that he has the authority from The Caribe Hilton to change all store signage.

ROLES & RESPONSIBILITIES:

- Upon signing Mr. Abislaiman, will become the full time Director of DELGATTO for Puerto Rico, South America & Mexico. As Director his day to day role will be to promote and pursue purchasing opportunities from both the public & trade alike. He will also be responsible for initial evaluations of the items that are presented for sale. As the enterprise grows and staff is needed, Mr. Abislaiman will be responsible for managing that staff. All single item purchases over \$10,000 need an approval by Chris Del Gatto, unless specified otherwise by Mr. Del Gatto on a case by case basis.
- By October 15th 2017 Mr. Abislaiman, with the help of Mr. Del Gatto will convert Riviera Jewelry store into a DELGATTO/I Do Now I Don't location (start date). This will entail new door/window signage as well as counter cards and brochures. Abislaiman will produce the window/door signage & DELGATTO will produce the counter cards & brochures in English & Spanish. The primary activity for the location is for the purchase from the public & trade. However the store will sell retail as well.

DELGATTO

I DO NOW I DON'T

- Julio Abislaiman will pay for location rent and all associated, as well as salary for Nilda the sole employee in the store.
- DELGATTO USA will pay for monthly marketing as well as the cost of all goods purchased.
- DELGATTO will assist in providing watches & jewelry to the store on memo to be sold at the store. Goods that Julio owns and is sold in the store, does not fall under this agreement.
- DELGATTO & Abislaiman will devise a number of different marketing and communications tactics to create awareness. Print & digital ads, as well as perhaps in room cards at the hotel & eblasts & phone campaigns.
- DELGATTO & Abislaiman will work to create a press release around the launch in P. Rico and the States to create initial momentum.

EXCLUSIVITY & CONFIDENTIALITY:

- All DELGATTO activities in PR & Latin America will fall under this agreement, with Mr. Abislaiman as Director with profit sharing.
- All buying activity either from the trade or the public, done by Mr. Abislaiman will fall under this agreement and the DELGATTO partnership. The only exclusion are new goods that Mr. Abislaiman may purchase from the trade to be sold retail in the store (new stock goods). No other buyer can be contacted or sold to unless mutually agreed upon while the partnership exists, and for the tail period if terminated.
- All information shared by both parties either about the partnership, their individual businesses or clients will be considered confidential. Both parties agree to not share with the general public or trade in any capacity.

PROFIT SHARE:

- Profit will be shared equally on both purchases or memo'd in store sales. The only deduction against profit will be the advertising, only against purchased goods.

USE OF NAME:

- The DELGATTO name will be considered as licensed for as long as the two parties agree to partner together. If either party decides to terminate the agreement at any juncture the DELGATTO name in any form, verbal, signs, photographs, or any images of the logo cannot be displayed, used or referenced in any way.

TERM:

- This agreement can be terminated at will by either party at any time, but with a 120 day tail on all public purchases. Any commissions due would have to be paid by that time as well. After the 120 days, there is no longer any obligation on either side.
- This is the sole agreement in place for this partnership & any changes to it will need to be amended here by both parties.

DELGATTO
I DO NOW I DON'T

Mr. Chris Del Gatto

Date

Mr. Julio Abuslaiman

Date

September 9, 2017

From: Jim Caruso <jim@del-gatto.com>

Date: June 25, 2019 at 4:42:25 PM AST

To: Julio Abislaiman <julio@del-gatto.com>, Chris Del Gatto <chris@del-gatto.com>

Subject: Re: Money you owe me

Dear Julio

We thank you for your patience. We are making every effort to continue to pay you the balance that was agreed upon. We hope the next few months things would improve here to allow us to get you paid.

Best regards

Jim Caruso

DELGATTO | IDoNowIDont

jim@del-gatto.com | 212-681-9550

16 E. 52nd St. | Suite 702 | NY, NY 10022

Visit us at del-gatto.com and IDoNowIDont.com

On Mon, Jun 24, 2019 at 12:07 PM Julio Abislaiman <julio@del-gatto.com> wrote:

Hello Chris, this past Saturday I received the check you sent me in the amount of \$5,000. This hardly makes a dent in the \$110,000 that I conservatively figured that you owe me. This August it will be almost a year since you stopped paying me. When do you suppose that you will be paying me the rest of what you owe me and make due on your multiple promises to pay?

Julio

Julio Abislaiman

Director Puerto Rico and Latin America

DELGATTO

julio@del-gatto.com | 787-725-4000

Visit us at del-gatto.com and IDoNowIDont.com



Julio Abislaiman <julio@del-gatto.com>

Profit sharing

1 message

Julio Abislaiman <julio@del-gatto.com>

Fri, Aug 31, 2018 at 9:58 AM

To: Chris Del Gatto <chris@del-gatto.com>, Jim Caruso <jim@del-gatto.com>, val@del-gatto.com

Hello Chris,

I know it's end of month, Friday, long weekend, your very busy, etc..

nevertheless, I need to receive my share of the profits for the merchandise sold in July today.

Thanks,

JAb

Julio Abislaiman

Director Puerto Rico and Latin America

DELGATTO

julio@del-gatto.com | 787-725-4000

Visit us at del-gatto.com and IDoNowIDont.com



Julio Abislaiman <julio@del-gatto.com>

Check

4 messages

Chris Del Gatto <chris@del-gatto.com>
To: julio@del-gatto.com

Tue, Dec 25, 2018 at 4:29 PM

Julio,

First of all Merry Christmas to you and your family. We're sending you our a check tomorrow. We're extremely sorry for the delay and I appreciate more than you know your patience. It's been on my mind every day as it's never happened to me before. Thankfully it was all for the good add it was serious investments that I committed to that all happened at once. Anyway if you are interested we'd love to get started properly again as well. Enjoy your holiday.

Chris

Chris Del Gatto
Chairman & CEO**DELGATTO | IDoNowIDont**
chris@del-gatto.com | 212-681-9550
16 E. 52nd St. | Suite 702 | NY, NY 10022Visit us at del-gatto.com and IDoNowIDont.com

Julio Abislaiman <julio@del-gatto.com>
To: Chris Del Gatto <chris@del-gatto.com>

Wed, Dec 26, 2018 at 10:16 AM

Hello Chris,
Very happy to hear the good news before the end of the year.
My best wishes to you, your family and associates.
Julio

Julio Abislaiman
Director Puerto Rico and Latin America**DELGATTO**
julio@del-gatto.com | 787-725-4000Visit us at del-gatto.com and IDoNowIDont.com
[Quoted text hidden]

Julio Abislaiman <julio@del-gatto.com>
To: Chris Del Gatto <chris@del-gatto.com>

Fri, Dec 28, 2018 at 10:09 AM

Chris, kindly confirm that check was mailed.
Thanks,
Julio

Julio Abislaiman
Director Puerto Rico and Latin America**DELGATTO**
julio@del-gatto.com | 787-725-4000Visit us at del-gatto.com and IDoNowIDont.com
[Quoted text hidden]



Julio Abislaiman <julio@del-gatto.com>

Money

5 messages

Julio Abislaiman <julio@del-gatto.com>

Tue, Dec 11, 2018 at 12:59 PM

To: Jim Caruso <jim@del-gatto.com>, Chris Del Gatto <chris@del-gatto.com>

Hello Jim,

I have sat in the back seat of the bus now for more than 5 months without interfering, yelling, or being a nuisance, in order to claim what is due to me. I don't know if that's the right thing to do. It's just my nature. Frankly I sometimes think this attitude works against me, and if I got on your face I might get faster results.

Anyways, Chris has promised payment about three times. The last of these promises is due this week. Show me you really intend to pay me and at least wire me this week an amount that puts a big dent on the debt.

Respectfully,

Julio

Julio Abislaiman

Director Puerto Rico and Latin America

DELGATTO

julio@del-gatto.com | 787-725-4000

Visit us at del-gatto.com and IDoNowIDont.com**Julio Abislaiman <julio@del-gatto.com>**

Tue, Dec 11, 2018 at 2:18 PM

To: Ana Abislaiman <Abislaimanana@gmail.com>

Julio Abislaiman

Director Puerto Rico and Latin America

DELGATTO

julio@del-gatto.com | 787-725-4000

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Begin forwarded message:

[Quoted text hidden]

Ana Abislaiman <abislaimanana@gmail.com>

Tue, Dec 11, 2018 at 6:59 PM

To: Julio Abislaiman <julio@del-gatto.com>

Fabuloso Mick!!!

Ana Abislaiman

[Quoted text hidden]

Jim Caruso <jim@del-gatto.com>

Tue, Dec 11, 2018 at 8:10 PM

To: Julio Abislaiman <julio@del-gatto.com>

Cc: Chris Del Gatto <chris@del-gatto.com>

Dear Julio

Thank you for being patient with this unfortunate situation. You will be paid in full.

At this point we can not give you an exact date but we are working on a financing option to allow us to pay your debt and operate until we monetize the phenomenal opportunities ahead of us.

[Quoted text hidden]

Julio Abislaiman <julio@del-gatto.com>
To: Jim Caruso <jim@del-gatto.com>
Cc: Chris Del Gatto <chris@del-gatto.com>

Wed, Dec 12, 2018 at 3:39 PM

Hello Jim, thank you for your response.
Julio

Julio Abislaiman
Director Puerto Rico and Latin America

DELGATTO
julio@del-gatto.com | 787-725-4000

Visit us at del-gatto.com and IDoNowIDont.com

[Quoted text hidden]



Julio Abislaiman <julio@del-gatto.com>

Re: PR Commission - August

2 messages

Julio Abislaiman <julio@del-gatto.com>
To: Jim Caruso <jim@del-gatto.com>
Cc: Chris Del Gatto <chris@del-gatto.com>

Fri, Aug 31, 2018 at 4:29 PM

Hello Jim,
I appreciate your honest answer, although very discouraging and worrisome for me. I just trust that I can at least receive in the next week or so my share of the profit of [REDACTED] emerald cut diamond sale, and that this money does not get cut up in your business dealings leaving me out of the picture.
Julio

Julio Abislaiman
Director Puerto Rico and Latin America

DELGATTO
julio@del-gatto.com | 787-725-4000

Visit us at del-gatto.com and IDoNowIDont.com

On Aug 31, 2018, at 4:08 PM, Jim Caruso <jim@del-gatto.com> wrote:

Dear Julio
We are unable to execute your request -
Due to our stressed cash flow position from our pilot programs with EBay Globally & OLK in South America.
We expect to be liquidating the large amount of stock we have been acquiring over the next few weeks.
We would appreciate your patience during these growing pains and trust these alliances would be beneficial for the entire group and our affiliates like yourself.

—
Best regards
Jim Caruso
DELGATTO | IDoNowIDont
jim@del-gatto.com | 212-681-9550
16 E. 52nd St. | Suite 702 | NY, NY 10022

Visit us at del-gatto.com and IDoNowIDont.com

Julio Abislaiman <julio@del-gatto.com>
To: Jim Caruso <jim@del-gatto.com>
Cc: Chris Del Gatto <chris@del-gatto.com>

Wed, Sep 26, 2018 at 4:31 PM

Hello Chris and Jim,
Trust all is going well. It's been almost 4 weeks from our last email communication. Can you send me some money now?
Thanks,
Julio

Julio Abislaiman
Director Puerto Rico and Latin America

DELGATTO
julio@del-gatto.com | 787-725-4000

Visit us at del-gatto.com and IDoNowIDont.com
(Quoted text hidden)



Julio Abislaiman <julio@del-gatto.com>

Hi

3 messages

Chris Del Gatto <chris@del-gatto.com>
To: Julio Abislaiman <julio@del-gatto.com>

Tue, Oct 2, 2018 at 6:40 PM

Julio,

I hope that you're well. I just got back from Antwerp for the fund, and wanted to give you an update. Firstly, I feel terrible that we are temporarily stalled, it's on my mind daily and we'll get it resolved. I know I mentioned it to you, but because of the fund as well as our new contract with eBay we've taken on tremendous financial responsibility. The two opportunities are extremely good news which I want to share with you in more detail, but temporarily it is a tremendous strain. Anyhow, we are quickly getting this temporary stress resolved and will begin making payments. We are as committed and excited about Puerto Rico as ever, and want to continue as long as you still feel the same. Thank you very much for being such a gentleman about this, please know I am making it a priority to get you all sorted out. Again, I just wanted to give you an update although I know you spoke with Jim. Please give my regards to Ana & the family, we will reach out shortly regarding the first payment.

Best,
Chris

Chris Del Gatto
Chairman & CEO**DELGATTO | IDoNowIDont**
chris@del-gatto.com | 212-681-9550
16 E. 52nd St. | Suite 702 | NY, NY 10022Visit us at del-gatto.com and IDoNowIDont.com**Julio Abislaiman** <julio@del-gatto.com>
To: Chris Del Gatto <chris@del-gatto.com>

Wed, Oct 3, 2018 at 4:32 PM

Hello Chris,

Thank you for communicating with me.

I would be the biggest hypocrite if I told you all is well. I have not received any money from you in nearly 3 months. Nothing from [REDACTED] lot or from [REDACTED] diamond ring. I have had to reduce my employees workweek to three days a week. I also had to sit with the bank that holds my mortgage in order to file "loss mitigation" forms. Whatever goods come my way I have to hustle and sell locally in a couple of days in order to survive. I feel it is as tough now as it was right after the hurricane.

If our business partnership is to prosper, and believe me, I am starting to become the place people come to sell, I need that you honor your commitments to me ASAP.

Best,
Julio

Julio Abislaiman
Director Puerto Rico and Latin America**DELGATTO**
julio@del-gatto.com | 787-725-4000Visit us at del-gatto.com and IDoNowIDont.com
[Quoted text hidden]**Julio Abislaiman** <julio@del-gatto.com>
To: Chris Del Gatto <chris@del-gatto.com>

Thu, Oct 25, 2018 at 4:30 PM



Julio Abislaiman <julio@del-gatto.com>

10K check

1 message

Julio Abislaiman <julio@del-gatto.com>

Thu, Jan 3, 2019 at 5:20 PM

To: Chris Del Gatto <chris@del-gatto.com>, Jim Caruso <jim@del-gatto.com>

Hello Chris, thank you for sending 10K. Frankly, I expected a bit more, but on the other hand, 10K is better than nothing. I trust you will at least remember me every couple of weeks and send some money my way.
Thanks, Julio

Julio Abislaiman
Director Puerto Rico and Latin America

DELGATTO
julio@del-gatto.com | 787-725-4000

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num 61
FILE
ABISLAIMAN / DEL GATTO

EXHIBIT 3
FUJOL LAW OFFICE, PSC

Puerta del Condado
 Level 01- Suite 200
 1095 Wilson Street
 San Juan, Puerto Rico 00907
 Telephone: (787) 724-0900/0901
 Fax : (787) 724-1196/1070

Mailing Address:
 P.O. Box 363042
 San Juan, Puerto Rico 00936-3042
 e-mail: fpujol@pujollawpr.com

March 12, 2019

ORIGINAL BY REGULAR US POSTAL
SERVICE – COPY VIA US CERTIFIED POSTAL
SERVICE – RETURN RECEIPT REQUESTED
& COPY VIA EMAIL TO:
CHRIS@DEL-GATTO.COM

Mr. Chris Delgatto, personally and
 as authorized representative of
 Delgatto, Inc.
 16 East 52nd Street #702
 New York, NY 10022

Mr. Delgatto:

The undersigned represents Julio Abislaiman, appointed by you as "Director of DELGATTO for Puerto Rico, South America and Mexico", pursuant to an agreement executed by Mr. Abislaiman on September 9, 2017.

In accordance with the aforesaid agreement, you owe Mr. Abislaiman the net sum of ONE HUNDRED TEN THOUSAND DOLLARS (\$110,000), as per the following breakdown:

<u>Transaction</u>	<u>Mr. Abislaiman's Shares</u>	<u>Balance Owed</u>
Nov – Dec 2017 purchased [REDACTED] estate for approximately \$460,000	Received \$ 80,000 - 45,000	\$ 35,000
July 13, 2018 purchased [REDACTED] estate for \$135,300	25,000	25,000
May 24, 2018 sold a diamond ring to [REDACTED] for \$550,000	60,000	<u>60,000</u>
Sub-Total		\$120,000

Less: Check received on
January 4, 2019

10,000

\$110,000

Said balance is past due, and you have failed to pay it despite several written and verbal requests by Mr. Abislaiman and promises of prompt payment by you.

On behalf of Mr. Abislaiman, we formally demand the immediate full payment of the aforesaid sum of \$110,000.

If the payment is not received by Mr. Abislaiman on or before March 22, 2019, we will initiate legal proceedings to collect it, plus interest and legal fees.

Sincerely,

PUJOL LAW OFFICE, PSC



Francisco Pujol
Authorized Representative

C: Julio Abislaiman

U.S. Postal Service™
CERTIFIED MAIL® RECEIPT
Domestic Mail Only

For delivery information, visit our website at www.usps.com®.

OFFICIAL USE

Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees \$	

Postmark Here

Sent To: *CHRIS DELGATO, Personally And As
DELEGATO, INC.*

Street & Apt. No. or PO Box No. *16 EAST 52ND ST. #702, N.Y. 10022*

City, State, Zip *NY 10022*

PS Form 3800, July 2014

See Reverse for Instructions

SENDER: COMPLETE THIS SECTION

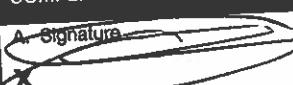
- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:
*MR. CHRIS DELGATO, Personally
AND AS AUTHORIZED REP. OF
DELEGATO, INC
16 EAST 52ND ST. #702
New York, N.Y. 10022*

9590 9402 4322 8190 0130 41

Barcode

COMPLETE THIS SECTION ON DELIVERY

A. Signature 

B. Received by (Printed Name) *Julio DeMasi* C. Date of Delivery *4-21-19*

D. Is delivery address different from item 1? Yes
If YES, enter delivery address below: No

3. Service Type
 Adult Signature
 Adult Signature Restricted Delivery
 Certified Mail®
 Certified Mail Restricted Delivery
 Collect on Delivery
 Collect on Delivery Restricted Delivery
 Mailed Mail
 Mailed Mail Restricted Delivery
 Priority Mail Express®
 Registered Mail™
 Registered Mail Restricted Delivery
 Return Receipt for Merchandise
 Signature Confirmation™
 Signature Confirmation Restricted Delivery

Domestic Return Receipt

EXHIBIT 4

DELGATTO
DIAMOND FINANCE FUND

ASSET BASED FINANCING
DESIGNED BY AND FOR THE DIAMOND AND
JEWELRY INDUSTRY



IMMEDIATE LOANS based on your diamond inventory
Your goods **CONTINUE TO SELL** online
EASY and **INEXPENSIVE** access to non-restrictive capital

We're always looking for new ways to bring you value in our rapidly changing marketplace, and it's no secret that banks have been pulling out.

IDEX is pleased to present DelGatto Diamond Finance Fund (DDFF), bringing you easy and inexpensive access to financing based on your polished diamond inventory, and with this new approach, your goods continue to sell online all the while!



IDEX

To schedule a personal meeting with Chris Delgatto and Andres Lucas,
founders of DDFF, during our upcoming roadshow

please email finance@idexonline.com

and we'll be happy to share further detailed information on how to obtain a loan

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